

Information to identify the case:			
Debtor 1	<u>Richard Eric Davis Sr.</u>		
	First Name	Middle Name	Last Name
Debtor 2	<u>Ruhiyyih Davis</u>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	12-11138-TPA		
	Social Security number or ITIN	xxx-xx-5077	
	EIN	--	
	Social Security number or ITIN	xxx-xx-3335	
	EIN	--	

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard Eric Davis Sr.

Ruhiyyih Davis

10/31/17

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Richard Eric Davis, Sr.
Ruhiiyyih Davis
DebtorsCase No. 12-11138-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: aala
Form ID: 3180WPage 1 of 3
Total Noticed: 58

Date Rcvd: Oct 31, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2017.

db/jdb
cr +Richard Eric Davis, Sr., Ruhiiyyih Davis, 449 E. 36th Street, Erie, PA 16504-1613
+Bill Me Later, Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400,
Seattle, WA 98121-3132
cr +Erie Community Credit Union, 2165 West 21st Street, Erie, PA 16502-1942
13442917 +ACL, 1526 Peach St., Erie, PA 16501-2110
13442918 +AES, 1200 N. 7th St., Harrisburg, PA 17102-1419
13476146 +AES/PHEAA, P.O. Box 8183, Harrisburg, PA 17105-8183
13489943 +AES/PHEAA, Po Box 8147, Harrisburg, PA 17105-8147
13533848 +BALDWIN GARDENS, INC., c/of Neal R. Devlin, Esquire,
Knox, McLaughlin, Gornall, & Sennett P.C., 120 West Tenth Street, Erie, PA 16501-1410
13442920 +Baldwin Gardens Inc., 2540 Village Common Dr., Erie, PA 16506-7202
13442921 +Beneficial Consumer Discount, 2929 Walden Ave., Depew, NY 14043-2602
13502526 +Bill Me Later, P.O. Box 105658, Atlanta, GA 30348-5658
13533103 +CAPITAL ONE, N.A., PO Box 12907, Norfolk VA 23541-0907
13442925 +CBNA, 200 Creekside Dr., Dickson, TN 37055-2176
13442927 +Creditech, P.O. Box 99, Bangor, PA 18013-0099
13442928 +D'Lish Fish, 449 E. 36th St., Erie, PA 16504-1613
13442929 +EC & EE Employees FCU, 1325 Wayne St., Erie, PA 16503-1474
13442930 +Erie Community CU, 1129 State Street, Erie, PA 16501-1911
13532779 +Erie Community Credit Union, c/o Brian C. Palotas, Collection Manager,
2165 West 21st Street, Erie, PA 16502-1942
13533777 +Erie Community Credit Union, c/of Stephanie N. Burick, Paralegal,
MacDonald, Illig, Jones, & Britton, 100 State Street, Suite 700, Erie, PA 16507-1459
13442932 +Erie Retinal, 300 State St., Ste. 201, Erie, PA 16507-1429
13442935 +Hon. Joseph R. Lefaiver, 460 E. 26th St., Erie, PA 16504-2860
13506527 +Jerome Blank, Esquire, Phelan, Hallinan, & Schmieg, LLP, 1617 JFK Blvd., Suite 1400,
One Penn Center, Suite 1400, Philadelphia, PA 19103-1814
13442940 +Matthew D. Urban, Esq., 1400 Koppers Bldg., 436 Seventh Ave., Pittsburgh, PA 15219-1826
13442941 +Mortgage Electronic, Registration Systems, Inc., P.O. Box 2026, Flint, MI 48501-2026
14001626 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
13442942 +Neal R. Devlin, Esquire, 120 W. 10th St., Erie, PA 16501-1410
13442943 +PBW Plumbing & HVAC Inc., 1126 W. 26th St., Erie, PA 16508-1518
13442945 +++PHH MORTGAGE CORP., 1 MORTGAGE WAY, MOUNT LAUREL NJ 08054-4624
(address filed with court: PHH Mortgage Corp., 3000 Leadenhall Rd.,
Mount Laurel, NJ 08054)
13442944 +PHH Mortgage, 3910 Kirby Dr., Ste. 300, Houston, TX 77098-4151
13961833 Penn State University, 108 Shields Building, University Park PA 16802-1201
13442946 Stevens & King, 2508 Myrtle St., Erie, PA 16501
13533778 +Susan Fuhrer Reiter, Esquire, MacDonald, Illig, Jones, & Britton LLP,
100 State Street, Suite 700, Erie, PA 16507-1459
13442948 U.S. Department of Education, Direct Loan Servicing Center, P.O. Box 5609,
Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 01 2017 01:22:20 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

cr EDI: ECMC.COM Nov 01 2017 01:13:00 ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
13442919 +EDI: ARSN.COM Nov 01 2017 01:13:00 ARS National Services, Inc., P.O. Box 463023,
Escondido, CA 92046-3023
13485713 EDI: RESURGENT.COM Nov 01 2017 01:13:00 Ashley Funding Services, LLC its successors and,
assigns as assignee of Laboratory, Corporation of America Holdings,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13528789 E-mail/Text: bncmail@w-legal.com Nov 01 2017 01:22:27 Bill Me Later,
c/o Weinstein & Riley, P.S., PO Box 3978, Seattle, WA 98124-3978
13442922 +EDI: RESURGENT.COM Nov 01 2017 01:13:00 CACH LLC, 4340 S. Monaco, 2nd Floor,
Denver, CO 80237-3485
13442924 +E-mail/Text: matthartweg@cbjcredit.com Nov 01 2017 01:22:40 CBJ Credit Recovery,
P.O. Box 1132, Jamestown, NY 14702-1132
13442923 +EDI: CAPITALONE.COM Nov 01 2017 01:13:00 Capital One Bank, P. O. Box 30285,
Salt Lake City, UT 84130-0285
13442926 +EDI: CHASE.COM Nov 01 2017 01:13:00 Chase, Cardmember Services, P.O. Box 15153,
Wilmington, DE 19886-5153
13460933 +EDI: TSYS2.COM Nov 01 2017 01:13:00 Department Stores National Bank/Macys,
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
13520748 EDI: ECMC.COM Nov 01 2017 01:13:00 ECMC, P.O. Box 75906, St. Paul, MN 55175
13442931 +E-mail/Text: kthomas@eriefcu.org Nov 01 2017 01:22:09 Erie Federal Credit Union,
1959 E. 36th St., Erie, PA 16510-2663
13457505 +E-mail/Text: kthomas@eriefcu.org Nov 01 2017 01:22:09 Erie Federal Credit Union,
1109 East 38th Street, Erie, PA 16504-1845
13442933 +E-mail/Text: erticu@velocity.net Nov 01 2017 01:22:02 Erie Times FCU, 335 Metz St.,
Erie, PA 16508-2723

District/off: 0315-1

User: aala
Form ID: 3180W

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Total Noticed: 58

Date Rcvd: Oct 31, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13442934 +EDI: CITICORP.COM Nov 01 2017 01:13:00 Home Depot, P.O. Box 6497,
Sioux Falls, SD 57117-6497
13442936 +EDI: IIC9.COM Nov 01 2017 01:13:00 I.C. System, 444 Highway 96 East, P.O. Box 64887,
Saint Paul, MN 55164-0887
13442937 +EDI: RMSC.COM Nov 01 2017 01:13:00 JCPenney, P.O. Box 960090, Orlando, FL 32896-0090
13442938 +EDI: RMSC.COM Nov 01 2017 01:13:00 Lowes, GE Money Bank, P.O. Box 981400,
El Paso, TX 79998-1400
13442939 +EDI: TSYS2.COM Nov 01 2017 01:13:00 Macys, Bankruptcy Processing, P.O. Box 8053,
Mason, OH 45040-8053
13518129 EDI: BL-CREDIGY.COM Nov 01 2017 01:13:00 Main Street Acquisition Corp., assignee,
of CHASE BANK USA, N. A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13506525 EDI: PRA.COM Nov 01 2017 01:13:00 Portfolio Recovery Associates LLC, P.O. Box 41067,
Norfolk, VA 23541
13505379 EDI: PRA.COM Nov 01 2017 01:13:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
13623946 +EDI: PRA.COM Nov 01 2017 01:13:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
13442947 +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Nov 01 2017 01:22:22 U. S. Trustee's Office,
1001 Liberty Ave., Liberty Center, Suite 970, Pittsburgh, PA 15222-3721
13442949 +EDI: RMSC.COM Nov 01 2017 01:13:00 Walmart, GE Money Bank, P.O. Box 960024,
Orlando, FL 32896-0024

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr NATIONSTAR MORTGAGE LLC
cr PHH MORTGAGE CORPORATION
cr* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147
cr* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC., PO Box 619096,
Dallas, TX 75261-9741)
cr* +PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067
13534553* +BALDWIN GARDENS, INC., 2540 VILLAGE COMMON DRIVE, ERIE, PA 16506-7202
13506061 ##+PHH Mortgage Corporation, 2001 Bishops Gate Blvd., Mount Laurel, NJ 08054-4604
TOTALS: 2, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 02, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on October 31, 2017 at the address(es) listed below:

Daniel Brett Sullivan on behalf of Creditor Bill Me Later BNCmail@w-legal.com,
DanS@w-legal.com
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgrou@kmlawgroup.com
James A. Prostko on behalf of Creditor PHH MORTGAGE CORPORATION pawb@fedphe.com,
james.prostko@phelanhallinan.com
Jerome B. Blank on behalf of Creditor PHH MORTGAGE CORPORATION pawb@fedphe.com
Michael S. Jan Janin on behalf of Joint Debtor Ruhyyih Davis mjanjanin@quinnfirm.com,
knottingham@quinnfirm.com;mboni@quinnfirm.com;mgleba@quinnfirm.com;mmbquinnbankruptcy@gmail.com;m
myers@quinnfirm.com

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Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Michael S. Jan Janin on behalf of Debtor Richard Eric Davis, Sr. mjanjanin@quinnfirm.com,
knottingham@quinnfirm.com;mboni@quinnfirm.com;mgleba@quinnfirm.com;mmbquinnbankruptcy@gmail.com;m
myers@quinnfirm.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Thomas I. Puleo on behalf of Creditor Nationstar Mortgage, LLC. tpuleo@goldbecklaw.com,
BKGroup@goldbecklaw.com

TOTAL: 9